



Financial support & Long Covid

Why is financial support needed?

- You may need additional financial support due to your health conditions.
- Many people with long-term health problems find that they struggle to work full-time. This can add strain to your finances.
- You may also find that you need money to cover health costs: disability adaptations, paying for a carer, or help with tasks that are hard to do because of your condition.
- You don't have to struggle on your own. Help is available.

Short-term support



Short-term support during sick leave

If you are not able to return to work or there is a delay going back to work, you will be able to get sick pay in the short term.

- **Statutory Sick Pay (SSP):**

After being off work for more than 4 consecutive days an individual is legally entitled to this pay.

More information at: www.gov.uk/statutory-sick-pay

- **Occupational Sick Pay (OSP):**

Many organisations and employers have their own programmes which go above and beyond SSP. Talk to your line manager or HR department to find out what your organisation's policy is.

Available benefits



Support when unemployed - Universal Credit

Universal Credit offers a small monthly payment to people who are out of work or earning a very small amount. This includes if you are unemployed for health reasons, or if your hours have been reduced.

- You may be eligible for Universal Credit if you:
 - Are between 18 and 65
 - Have less than £16,000 in savings (including your partner's savings)
 - Earn less than £515 per month

More information at: www.gov.uk/universal-credit

*Figures correct at 20/12/2021

Support when unemployed - Council tax reduction

Council Tax Reduction: You may pay less council tax if Universal Credit is your main source of income, or if you need more space to accommodate your health problems.

More information at: www.gov.uk/apply-council-tax-reduction

*Figures correct at 20/12/2021

Support for disability/Long Term Conditions:

Adult Disability Payment:

- has replaced Personal Independence Payment (PIP)
- is payment to help people who have a disability or long-term health condition that affects their everyday life
- Social Security Scotland is responsible for delivering Adult Disability Payment

More information on Adult Disability Payment at: [Adult Disability Payment](#)

More information on government benefits at: [Benefits](#)

Support for disability costs: other grants

- **Access to Work Grant:** Available when a disability or health condition affects your ability to work. This grant can help to pay for transport, adjustments, or changes to your workplace to allow you to work.

More information at: www.gov.uk/access-to-work

- **Attendance Allowance:** Specifically for people over 65 years of age who require help with care.

More information at: www.gov.uk/attendance-allowance

Support for carers



Support for carers

Carers Act (2016)

- Anyone who gives you care and support is entitled to support from the local government to maintain their health, wellbeing, and work/life balance. This includes family and friends who spend time caring for you.
- Find out more about carers' rights at careinfoscotland.scot/

Carers Allowance

- If you need someone to care for you more than 35 hours a week, you are eligible for carers allowance to pay for this.
- More information at: www.gov.uk/carers-allowance



Loans and financial awareness

Loans and financial awareness

- If your condition is affecting your financial state, you may be considering taking out a loan to cover urgent costs of living.
- It is important that you are aware of the risks of “payday loans”, which have high interest rates and often cause greater debt in the long run.
- Most banks offer online or phone services to discuss financial advice.
- You can also get free, independent financial advice from:
 - Money Advice Scotland at www.moneyadvicescotland.org.uk
 - Citizens Advice Scotland at www.cas.org.uk or by phone at **0800 028 1456**



Further information & support

Support from Chest Heart & Stroke Scotland (CHSS)

- Advice Line Nurse Services is a free, confidential service providing support and information on Long Covid. Nurses are available to chat confidentially about any worries or concerns from **Monday to Friday 9.30am-4pm**.
 - Telephone: **0808 8010899**
 - Email: **advice@chss.org.uk**
 - Text: **NURSE** to **66777**
- Health Information Services are producing a range of up to date publications and information leaflets including work & financial support resources.
 - More information at www.chss.org.uk/chss-publications-dvds-and-resources/
- **CHSS peer support:** contact CHSS for more information and to find out about potential Long Covid peer support groups in your area

Edinburgh Coalition Against Poverty (ECAP)

- ECAP are an organisation who can offer support when applying for Universal Credit, PIP, or any other welfare in Edinburgh.
- ECAP was set up by people affected by low incomes, unemployment, too sick to work, lone parents & all those affected by poverty.
- For more information go to edinburghagainstpoverity.org.uk/
- You can also call **0131 557 6242** any time and leave a message. You can email **ecap@lists.riseup.net** any time. If you have access to Facebook, you can message the ECAP Facebook page.

Information used to create this resource

Information used to create this resource has been taken with kind permission from:

- STARS Advancing Module 10: www.chslearning.org.uk/advancing-modules/resuming-daily-activities-after-stroke/

Other websites are also referred to/signposted in this resource including:

- **Gov.uk:** The best place to find government services and information simpler, clearer, faster. www.gov.uk/browse/benefits
- **Citizens Advice Scotland:** A free, nationwide service offering advice on finances, benefits, employment, and consumer rights. www.cas.org.uk
- **Care Information Scotland:** Offers information and advice for carers and people who need care. careinfoscotland.scot/

Comments and feedback

If you have any comments or feedback about the contents of these slides, please contact CHSS directly:

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The following organisations contributed to this presentation

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